

MAY 12 2009

PTO/SB/08 (09-06)

Approved for use through 03/31/2007. OMB 0651-0031

U.S. Patent and Trademark Office: U.S. DEPARTMENT OF COMMERCE

Under the Paperwork Reduction Act of 1995, no person is required to respond to a collection of information unless it contains a valid

OMB control number.

Substitute for form 1449/PTO

**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**

Date Submitted: May 12, 2009

(use as many sheets as necessary)

Sheet 1 of 4

Complete if Known

Application Number	10/825,440 Reissue
Filing Date	04/14/2004
First Named Inventor	Bruce BENT et al.
Art Unit	3693
Examiner Name	Jagdish Patel
Attorney Docket Number	049212-0102

U.S. PATENT DOCUMENTS

Examiner Initials*	Cite No. ¹	Document Number Number-Kind Code ² (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
	L1	US - 5,884,285	03-16-1999	ATKINS	
	L2	US - 6,049,782	04-11-2000	GOTTESMAN et al.	
	L3	US - 6,317,783	11-13-2001	FREISHTAT et al.	
	L4	US - 6,970,843	11-29-2005	FORTE	
	L5	US - 7,089,202	08-08-2006	MCNAMAR et al.	
	L6	US - 7,383,223	06-03-2008	DILIP et al.	
	L7	US - 2004/0153398	08-05-2004	BAUMGARTNER et al.	
	L8	US - 2004/0138974	07-15-2004	SHIMAMURA et al.	
	L9	US - 2006/0213980	09-28-2006	GELLER et al.	
	L10	US - 2007/0118449	05-24-2007	DE LA MOTTE	
	L11	US - 2008/0120228	05-22-2008	BENT et al.	
	L12	US - 2008/0133396	06-05-2008	DE LA MOTTE	
	L13	US - 2009/0012899	01-08-2009	FRIESEN	
	L14	US - 2009/0006985	01-01-2009	FONG et al.	

UNPUBLISHED U.S. PATENT APPLICATION DOCUMENTS

Examiner Initials*	Cite No. ¹	U.S. Patent Application Document Serial Number-Kind Code ² (if known)	Filing Date of Cited Document MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear

FOREIGN PATENT DOCUMENTS

Examiner Initials*	Cite No. ¹	Foreign Patent Document Country Code ³ -Number ⁴ -Kind Code ⁵ (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Documents	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T ⁶
	L15	WO - 02/42952	05-30-2002	COMMONWEALTH BANK OF AUSTRALIA		

NON PATENT LITERATURE DOCUMENTS

Examiner Initials*	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.) date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ⁶
	L16	Lawsuit by Island Intellectual Property LLC, Lids Capital. LLC, Double Rock Corporation and Intrasweep LLC, against Promontory Interfinancial Network, LLC, Deutsche Bank AG, Deutsche Bank Trust Company Americas and Total Bank Solutions, LLC, Complaint, April 14, 2009, Case No. 09 CV 3750.	

Examiner
Signature

/Jagdish N. Patel/

Date
Considered

07/30/2009

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant. 1 Applicant's unique citation designation number (optional). 2 See Kinds Codes of USPTO Patent Documents at www.uspto.gov or MPEP 901.04. 3 Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). 4 For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. 5 Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST.16 if possible. 6 Applicant is to place a check mark here if English language Translation is attached.

This collection of information is required by 37 CFR 1.97 and 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 2 hours to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

If you need assistance in completing the form, call 1-800-PTO-9199 (1-800-786-9199) and select option 2.

WASH_5859833.1

ALL REFERENCES CONSIDERED EXCEPT WHERE LINED THROUGH. /J.N.P.

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number.

Substitute for form 1449/PTO INFORMATION DISCLOSURE STATEMENT BY APPLICANT Date Submitted: May 12, 2009 <i>(use as many sheets as necessary)</i>		Complete if Known	
		Application Number Filing Date First Named Inventor Art Unit Examiner Name Attorney Docket Number	10/825,440 Reissue 04/14/2004 Bruce BENT et al. 3693 Jagdish Patel 049212-0102
Sheet	2	of	4

NON PATENT LITERATURE DOCUMENTS			
Examiner Initials*	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.) date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ⁶
	L17	Lawsuit by Promontory Interfinancial Network, LLC against Double Rock Corporation, p/k/a Reserve Management Corporation, Island Intellectual Property LLC and Lids Capital LLC, including Cover Sheet, Summons and Complaint, April 14, 2009, Civil Action No. 3:09 CV 217.	
	L18	Lawsuit by Promontory Interfinancial Network, LLC against Double Rock Corporation p/k/a Reserve Management Corporation, Island Intellectual Property LLC, Lids Capital LLC and Intraseep LLC, Amended Complaint, April 15, 2009, Civil Action No. 3:09 CV 217.	
	L19	Capital Briefs: Corporate Checking Account Relief Sought, American Banker, Vol. 162, July 28, 1997, 1 Sheet.	
	L20	CMA, Insured Savings Account Fact Sheet, Merrill Lynch, Pierce, Fenner & Smith Incorporated, 1997, pages 49-57.	
	L21	CMA, The Investor Credit Line Service, Cost-Effective Financing for the '90s, Merrill Lynch, Pierce, Fenner & Smith Incorporated, 1997, pages 36-46.	
	L22	CMA, The Merrill Lynch Cash Management Account Financial Service, Merrill Lynch, Pierce, Fenner & Smith Incorporated, January 1997, 35 Sheets.	
	L23	Deposit Growth Strategies For Financial Institutions, New Sweep Account Helps Retain \$40 Million in Business Deposits, Vol. 7, No. 12, The Reserve Funds, May 2001, 1 Sheet.	
	L24	FDIC, Federal Deposit Insurance Corporation, Letter to Mr. Ronald Rexter, February 28, 2003, From Michelle M. Borzillo, Counsel Supervision and Legislation Section, 2 Sheets.	
	L25	Financial Services Industry, "Web Watch: Trading Company Bundles CDs For Better Rates," Community Banker, June 2002, online, http://findarticles.com/p/articles/mi_qa5344/is_200206/ai_n21313883/	
	L26	FINISTAR, Providing FDIC Insured Funds as a Stable Source of Deposits to Commercial Banking Institutions, 16 Sheets, www.Finistar.com.	
	L27	Frost Bank, Member FDIC, Checking Accounts, 1 Sheet, September 19, 2003, https://www.frostbank.com/cgi-bin/ecom/frost1/scripts/products/product_detail.jsp?BV_...	
	L28	In The Know, Important Information About Your Account, Smith Barney Citigroup, 2005, 6 Sheets.	
	L29	Letter From Joseph A. DiNuzzo, Counsel, October 20, 1999, FDIC, Federal Deposit Insurance Corporation, 1 Sheet.	
	L30	Letter From Roger A. Hood, Assistant General Counsel, July 16, 1986, FDIC, Federal Deposit Insurance Corporation, Legal Division, 1 Sheet.	

Examiner Signature	/Jagdish N. Patel/	Date Considered	07/30/2009
--------------------	--------------------	-----------------	------------

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant. 1 Applicant's unique citation designation number (optional). 2 See Kinds Codes of USPTO Patent Documents at www.uspto.gov or MPEP 901.04. 3 Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). 4 For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. 5 Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST.16 if possible. 6 Applicant is to place a check mark here if English language translation is attached.

This collection of information is required by 37 CFR 1.97 and 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 2 hours to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

If you need assistance in completing the form, call 1-800-PTO-9199 (1-800-786-9199) and select option 2.

Substitute for form 1449/PTO INFORMATION DISCLOSURE STATEMENT BY APPLICANT Date Submitted: May 12, 2009 (use as many sheets as necessary)		Complete if Known	
		Application Number Filing Date First Named Inventor Art Unit Examiner Name Attorney Docket Number	10/825,440 Reissue 04/14/2004 Bruce BENT et al. 3693 Jagdish Patel 049212-0102
Sheet	3	of	4

NON PATENT LITERATURE DOCUMENTS			
Examiner Initials*	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.) date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ⁶
	L31	Merrill Lynch Announces Beyond Banking, The Power of Advice For Smarter Cash Management, January 8, 2 Sheets.	
	L32	Merrill Moves CMA Cash to Bank, Street Talk, On Wall Street, November 2000, pg. 26.	
	L33	Money Fund Report, Bank of New York Adds Insured Sweeps Option, Friday, May 3, 2002, The Reserve Funds, 1 Sheet.	
	L34	Money Fund Report, Insured Cash Sweep Options Proliferate, Friday, June 1, 2001, The Reserve Funds, 1 Sheet.	
	L35	Money Market Insight's, Goldman Sachs May Create Bank to Offer Insured Cash Sweeps, August 2002 Issue, 3 Sheets.	
	L36	MUNK, Merrill Makes New Push Into Traditional Banking, Dow Jones Newswires, January 3, 2003, 1 Sheet.	
	L37	O'BRIAN, "Money-Market Funds Suit Many Investors, But Proud Creator Frets About Extra Risk," Re-Printed From The Wall Street Journal, Monday, November 6, 2000, Dow Jones & Company, Inc., 2 Sheets.	
	L38	On Wall Street, Helping Brokers Build A More Successful Business, The Power of CASH, June 2002, 2 Sheets.	
	L39	On Wall Street, Helping Brokers Build A More Successful Business, Unusual Products For Unusual Times, May 2001, 2 Sheets.	
	L40	Online, www.usabancshares.com, Brave New World, 1999, 2 Sheets.	
	L41	RING, National /Global, "Amex Spans The Globe in Retail Bank Buildup," November 27, 2000, 1 Sheet.	
	L42	Sweeping Your Firm Into FDIC Insured Deposits, Harken Financial Services, August 4, 2006, 8 Sheets.	
	L43	Testimony of Bruce R. Bent, CEO of The Reserve Funds, Before The Financial Institutions and Consumer Credit Subcommittee House Financial Services Committee U.S. House of Representative, Hearing On H.R. 758 and H.R. 859, March 5, 2003, 4 Sheets.	
	L44	The Depository Trust Company, B#: 3875, October 1, 2002, Settlement/Underwriting, From: Denise Russo, Director, Underwriting, 6 Sheets.	

Examiner Signature	/Jagdish N. Patel/	Date Considered	07/30/2009
--------------------	--------------------	-----------------	------------

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant. 1 Applicant's unique citation designation number (optional). 2 See Kinds Codes of USPTO Patent Documents at www.uspto.gov or MPEP 901.04. 3 Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). 4 For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. 5 Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST.16 if possible. 6 Applicant is to place a check mark here if English language Translation is attached.

This collection of information is required by 37 CFR 1.97 and 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 2 hours to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

If you need assistance in completing the form, call 1-800-PTO-9199 (1-800-786-9199) and select option 2.

Substitute for form 1449/PTO INFORMATION DISCLOSURE STATEMENT BY APPLICANT Date Submitted: May 12, 2009 <i>(use as many sheets as necessary)</i>		Complete if Known	
		Application Number Filing Date First Named Inventor Art Unit Examiner Name Attorney Docket Number	10/825,440 Reissue 04/14/2004 Bruce BENT et al. 3693 Jagdish Patel 049212-0102
Sheet	4	of	4

NON PATENT LITERATURE DOCUMENTS			
Examiner Initials*	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.) date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ⁶
	L45	The Reserve Funds, "Objectives, Observations & Strategies For American Enterprises Inv., October 18, 2000, 11 Sheets.	
	L46	The Reserve Funds, NJBA Endorses New Sweep Account Offers New Jersey Banks Deposit Growth, Retention, For Immediate Release, May 23, 2001, 1 Sheet.	
	L47	The Reserve Funds, Reserve Management and Irwin Union Bank and Trust Company Partner to Offer The Reserve Return Sweep, For Immediate Release, March 8, 2001, 2 Sheets.	
	L48	The Unmatched Sweep Solution From The Cash Management Expert, 2 Sheets.	
	L49	WADDELL, "Sweeping Clean," Advisor, The Advisor to Advisors, 2 Sheets.	
	L50	Merrill Lynch & You, "Financial Services The Way You Want, When You Want Them," January 2000 4 Sheets.	
	L51	Merrill Lynch, Pierce, Fenner & Smith Incorporated, "Information Statement," 2000, 12 Sheets.	

Examiner Signature	/Jagdish N. Patel/	Date Considered	07/30/2009
--------------------	--------------------	-----------------	------------

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant. 1 Applicant's unique citation designation number (optional). 2 See Kinds Codes of USPTO Patent Documents at www.uspto.gov or MPEP 901.04. 3 Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). 4 For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. 5 Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST.16 if possible. 6 Applicant is to place a check mark here if English language Translation is attached.

This collection of information is required by 37 CFR 1.97 and 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 2 hours to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

If you need assistance in completing the form, call 1-800-PTO-9199 (1-800-786-9199) and select option 2.